

IDS - 06/10/2014 **ELECTRONIC INFORMATION DISCLOSURE STATEMENT**

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	SYSTEM FOR FACILITATING A TRANSACTION
-------------------------------	--

Application Number :

Confirmation Number:

First Named Applicant: Lydia Breck

Attorney Docket Number: 40655.0736

Art Unit:

Examiner:

Search string: (6163771 or 5883810 or 6044360 or 4450535 or 5016274 or 5023908 or 5350906 or 5461217 or 5500513 or 5504808 or 5577120 or 5614703 or 5641050 or 5724424 or 5742845 or 5826242 or 5862325 or 5864830 or 5884280 or 5897622 or 5898838 or 5903830 or 5903875 or 5903880 or 5905908 or 5909492 or 5915023 or 5923734 or 5930777 or 5949044 or 5949876 or 5956699 or 5960411 or 5963915 or 5966697 or 5970471 or 5970472 or 5970473 or 5970475 or 5983207 or 6002767 or 6009412 or 6014634 or 6014635 or 6014636 or 6014646 or 6014648 or 6014650 or 6014748 or 6016484 or 6023510 or 6029150 or 6029890 or 6038292 or 6038551 or 6041308 or 6058418 or 6061789 or 6064981 or 6076078 or 6078906 or 6081790 or 6088717 or 6088797 or 6115458 or 5594227 or 5721781 or 5742756 or 5768385 or 5778069 or 5852812 or 5878138 or 5878141 or 5913203 or 5918216 or 5958004 or 5991413 or 5999914 or 6000832 or 6012143 or 6016482 or 6029147 or 6052675 or 6070150 or 6070154 or 6098053 or 6112191 or 6122625 or 6125352 or 6141752 or 5715399 or 5770843 or 5914472 or 5930767 or 5953710 or 5991748 or 6021943 or 6044360 or 6078908 or 6088683 or 6173269 or 6227447 or 6267292 or 20030028481).pn

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
MO	1	6163771	2000-12-19	Walker, et al.			
	2	5883810	1999-03-16	Franklin, et al.			
	3	6044360	2000-03-28	Picciallo			
	4	4450535	1984-05-22	dePommery, e al.			
	5	5016274	1991-05-14	Micali, et al.			
	6	5023908	1991-06-11	Weiss			
	7	5350906	1994-09-27	Brody, et al.			
	8	5461217	1995-10-24	Claus			
	9	5500513	1996-03-19	Langhans, et al.			
	10	5504808	1996-04-02	Hamrick, Jr.			
↓	11	5577120	1996-11-19	Penzias			
	12	5614703	1997-03-25	Martin, et al.			

MO	13	5641050	1997-06-24	Smith, et al.			
	14	5724424	1998-03-03	Gifford			
	15	5742845	1998-04-21	Wagner			
	16	5826242	1998-10-20	Montulli			
	17	5862325	1999-01-19	Reed, et al.			
	18	5864830	1999-01-26	Armetta, et al.			
	19	5884280	1999-03-16	Yoshioka, et al.			
	20	5897622	1999-04-27	Blinn, et al.			
	21	5898838	1999-04-27	Wagner			
	22	5903830	1999-05-11	Joao, et al.			
	23	5903875	1999-05-11	Kohara			
	24	5903880	1999-05-11	Biffar			
	25	5905908	1999-05-18	Wagner			
	26	5909492	1999-06-01	Payne, et al.			
	27	5915023	1999-06-22	Bernstein			
	28	5923734	1999-07-13	Taskett			
	29	5930777	1999-07-27	Barber			
	30	5949044	1999-09-07	Walker, et al.			
	31	5949876	1999-09-07	Ginter, et al.			
	32	5956699	1999-09-21	Wong, et al.			
	33	5960411	1999-09-28	Hartman, et al.			
	34	5963915	1999-10-05	Kirsch			
	35	5966697	1999-10-12	Ferguson, et al.			
	36	5970471	1999-10-19	Hill			
	37	5970472	1999-10-19	Allsop, et al.			
	38	5970473	1999-10-19	Gerszberg, et al.			
	39	5970475	1999-10-19	Barnes, et al.			
	40	5983207	1999-11-09	Turk, et al.			
	41	6002767	1999-12-14	Kramer			
	42	6009412	1999-12-28	Storey			
	43	6014634	2000-01-11	Scroggie, et al.			
	44	6014635	2000-01-11	Harris, et al.			
	45	6014636	2000-01-11	Reeder			
	46	6014646	2000-01-11	Vallee, et al.			
	47	6014648	2000-01-11	Brennan			
	48	6014650	2000-01-11	Zampese			
	49	6014748	2000-01-11	Tushie, et al.			
	50	6016484	2000-01-18	Williams, et al.			
	51	6023510	2000-02-08	Epstein			
	52	6029150	2000-02-22	Kravitz			
	53	6029890	2000-02-29	Austin			
	54	6038292	2000-03-14	Thomas			
	55	6038551	2000-03-14	Barlow, et al.			
	56	6041308	2000-03-21	Walker, et al.			
	57	6058418	2000-05-02	Kobata			
✓	58	6061789	2000-05-09	Hauser, et al.			
	59	6064981	2000-05-16	Barni, et al.			

MO	60	6076078	2000-06-13	Camp, et al.			
	61	6078906	2000-06-20	Huberman			
	62	6081790	2000-06-27	Rosen			
	63	6088717	2000-07-11	Reed, et al.			
	64	6088797	2000-07-11	Rosen			
	65	6115458	2000-09-05	Taskett			
	66	5594227	1997-01-14	Deo			
	67	5721781	1998-02-24	Deo, et al.			
	68	5742756	1998-04-21	Dillaway, et al.			
	69	5768385	1998-06-16	Simon			
	70	5778069	1998-07-07	Thomlinson, et al.			
	71	5852812	1998-12-22	Reeder			
	72	5878138	1999-03-02	Yacobi			
	73	5878141	1999-03-02	Daly, et al.			
	74	5913203	1999-06-15	Wong, et al.			
	75	5918216	1999-06-29	Miksovsky, et al.			
	76	5958004	1999-09-28	Helland, et al.			
	77	5991413	1999-11-23	Arditti, et al.			
	78	5999914	1999-12-07	Blinn, et al.			
	79	6000832	1999-12-14	Franklin, et al.			
	80	6012143	2000-01-04	Tanaka			
	81	6016482	2000-01-18	Molinari, et al.			
	82	6029147	2000-02-22	Horadan, et al.			
	83	6052675	2000-04-18	Checchio			
	84	6070150	2000-05-30	Remington, et al.			
	85	6070154	2000-05-30	Tavor, et al.			
	86	6098053	2000-08-01	Slater			
	87	6112191	2000-08-29	Burke			
	88	6122625	2000-09-19	Rosen			
	89	6125352	2000-09-26	Franklin, et al.			
	90	6141752	2000-10-31	Dancs, et al.			
	91	5715399	1998-02-03	Bezos			
	92	5770843	1998-06-23	Rose, et al.			
	93	5914472	1999-06-22	Foladare, et al.			
	94	5930767	1999-07-27	Reber, et al.			
	95	5953710	1999-09-14	Fleming			
	96	5991748	1999-11-23	Taskett			
	97	6021943	2000-02-08	Chastain			
	98	6044360	2000-03-28	Picciallo			
	99	6078908	2000-06-20	Schmitz			
	100	6088683	2000-07-11	Jalili			
	101	6173269	2001-01-09	Solokl, et al.			
✓	102	6227447	2001-05-08	Campisano			
	103	6267292	2001-07-31	Walker, et al.			

US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
MO	1	20030028481	2003-02-06	Flitcroft, et al.			

Signature

Examiner Name	Date
/Matthew Osborne/	12/19/2006

AUG 10 2004

(use as many sheets as necessary)

Sheet	1	of	2
-------	---	----	---

Application Number	10/709.977
Filing Date	June 10, 2004
First Named Inventor	Lydia Breck
Art Unit	3621
Examiner Name	TBA
Attorney Docket Number	40655.0736

[illegible][illegible]

12/19/2006

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

<p>Substitute for form 1449B/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p><i>(use as many sheets as necessary)</i></p>			<p>Complete if Known</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>10/709,977</td> </tr> <tr> <td>Filing Date</td> <td>June 10, 2004</td> </tr> <tr> <td>First Named Inventor</td> <td>Lydia Breck</td> </tr> <tr> <td>Art Unit</td> <td>3621</td> </tr> <tr> <td>Examiner Name</td> <td>TBA</td> </tr> <tr> <td>Attorney Docket Number</td> <td>40655.0736</td> </tr> </table>		Application Number	10/709,977	Filing Date	June 10, 2004	First Named Inventor	Lydia Breck	Art Unit	3621	Examiner Name	TBA	Attorney Docket Number	40655.0736
Application Number	10/709,977															
Filing Date	June 10, 2004															
First Named Inventor	Lydia Breck															
Art Unit	3621															
Examiner Name	TBA															
Attorney Docket Number	40655.0736															
Sheet	2	of	2													

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite. No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
MO		Green, Thomas C., American Express offers temporary CC numbers for the Web, 09/09/00, The Register, www.theregister.c.uk/c	
↓		CNN.com. U.S. News, American Express to offer disposable credit card numbers, 09/08/00, Associated Press, www.cnn.com	
↓		American Epxress, Private Payments SM; A New Level of Security from American Express, American Express Website, Cards	
↓		Martin, Zack, One-Time Numbers Stop Web Hackers From Pilfering Data, 01/01, Card Marketing, Thomson Financial, www.c rdf rum.c	
↓		The Dollar Stretcher, Disposable Credit Card Numbers, 01/01, CardRatings.org, www.stretcher.c	

Examiner Signature	/Matthew Osborne/	Date Considered	12/19/2006
--------------------	-------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

